



Order Filed on April 5, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
McKENNA, DuPONT, STONE & WASHBURNE, PC  
Michael R. DuPont, MRD/2077  
229 Broad Street  
Red Bank, NJ 07701  
(732) 741-6681  
Attorneys for Community Financial Services Federal  
Credit Union

In Re:

Michael and Daphne Ramos

Case No. 19-17748

Adv. No. N/A

Hearing Date: March 8, 2023

Judge: Michael B. Kaplan

**CONSENT ORDER RESOLVING COMMUNITY FINANCIAL SERVICES FEDERAL  
CREDIT UNION'S MOTION TO FILE CLAIM AFTER CLAIMS BAR DATE**

The relief set forth on the follow page, numbered two (2) is hereby **ORDERED**.

DATED: April 5, 2023

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor: Michael and Daphne Ramos; Case No. 19-17748

Consent Order Resolving Community Financial Services Federal Credit Union's Motion to File Claim after Claims Bar Date

**THIS MATTER** having been brought before the Court upon Community Financial Services Federal Credit Union's Motion to File a Proof of Claim after the Claims Bar Date, filed through its counsel, McKenna, DuPont, Stone & Washburne, and opposition to the Motion having been filed by Roger Chavez, Esq. on behalf of the Debtors, and the interested parties having amicably agreed to the relief sought, and the Court having noted the consent of counsel to the within Order and for other good cause shown,

It is hereby **ORDERED**:

1. Proof of Claim #29 filed on April 6, 2022 in the amount of \$3,594.42 is to be treated as an unsecured claim and is to receive a pro rata distribution by the chapter 13 trustee. In the event the Debtors' Chapter 13 bankruptcy estate derives additional funds/assets throughout the duration of the chapter 13 case, Community Financial Services Federal Credit Union shall not be entitled to an additional dividend and is limited to collect what the June 27, 2022 confirmation order designates.
2. That the allowance of Community Financial Services Federal Credit Union's claim will not result in a modification of the Debtors' confirmed plan or plan payment. In the event the Chapter 13 Standing Trustee decides to increase the Debtors' monthly trustee payment as a result of the allowance of the claim, the claim will be deemed disallowed.

The undersigned hereby consent to the form and entry of the within Order:



Roger Chavez, Esquire

Attorney for Debtors, Michael and Daphne Ramos

Dated: 3/20/23

/s/ Michael R. DuPont

Michael R. DuPont

Attorney for Creditor, United Teletech Financial Federal Credit Union

Dated:

In re:  
Michael Ramos  
Daphne Y. Ramos  
Debtors

Case No. 19-17748-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 06, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. ajennings@raslg.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor USB Leasing LT hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 06, 2023

Form ID: pdf903

Total Noticed: 1

mortoncraigecf@gmail.com

Joseph Gunnar Devine, Jr

on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Joseph Gunnar Devine, Jr

on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

Kevin Gordon McDonald

on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Eggerman

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Michael A. Artis

on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov

Michael A. Artis

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Michael R. DuPont

on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Richard Gerbino

on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com  
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Roger Chavez

on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com  
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

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Roger Chavez

on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Defendant Michael Ramos rchavez@chavezlegal.com  
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20